UNITED STATES DISTRICT COURT
DISTRICT OF MINNESOTA

UNUM Life Insurance Company of America,

Plaintiff,

v.

Gregory Czech,

Defendant.

Court File No. 04-109 PAM/RLE

CONSENT JUDGMENT

UPON CONSENT OF THE DEFENDANT:

IT IS ORDERED, ADJUDGED AND DECREED THAT:

1.   THE COURT HAS PERSONAL JURISDICTION OVER THE PARTIES AND SUBJECT MATTER JURISDICTION OVER THIS MATTER.

2.   PLAINTIFF UNUM LIFE INSURANCE COMPANY OF AMERICA ("UNUM") IS A CORPORATION DULY ORGANIZED UNDER THE LAWS OF MAINE, WITH ITS PRINCIPAL PLACE OF BUSINESS LOCATED IN PORTLAND, MAINE AND CONDUCTS BUSINESS IN THE STATE OF MINNESOTA.

3.   DEFENDANT GREGORY CZECH ("CZECH") IS A RESIDENT OF THE STATE OF MINNESOTA AND RESIDES AT 15840 HENDRICKS AVENUE NW, CLEARWATER, MN 55230-2146.

4.   UNUM COMMENCED THIS LAWSUIT AGAINST CZECH SEEKING TO RECOVER AN OVERPAYMENT IN DISABILITY BENEFITS PAID BY UNUM TO CZECH IN THE AMOUNT OF $28,113.69.

5.   CZECH DENIED UNUM'S ALLEGATIONS.

6.   CZECH AGREES TO ALLOW JUDGMENT TO BE ENTERED AGAINST HIM IN THE AMOUNT OF TWENTY THOUSAND DOLLARS ($20,000.00).

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7.   THIS CONSENT JUDGMENT CONSTITUTES A FINAL JUDGMENT BINDING ON ALL PARTIES TO THIS ACTION.

8.   THE CLERK OF COURT IS HEREBY AUTHORIZED AND DIRECTED TO IMMEDIATELY ENTER JUDGMENT IN ACCORDANCE WITH THIS CONSENT JUDGMENT.

APPROVED AS TO FORM AND CONTENT

CZECH HEREBY EXPRESSLY ACKNOWLEDGES THAT HE: (1) HAS HAD ADEQUATE TIME TO REVIEW THIS CONSENT JUDGMENT WITH LEGAL COUNSEL OF HIS OWN CHOOSING; (2) FULLY UNDERSTANDS THE TERMS AND CONDITIONS CONTAINED HEREIN; AND (3) HAS CONSENTED TO ENTRY OF THIS CONSENT JUDGMENT OF HIS OWN FREE WILL AND WAS NOT UNDER ANY UNDUE PRESSURE, DURESS OR COMPULSION TO EXECUTE THIS DOCUMENT. CZECH HEREBY CONSENTS TO THE ENTRY OF THE FOREGOING JUDGMENT AND WAIVES ANY RIGHT OF APPEAL.

DATED: JULY 29,   2005.   s/GREGORY CZECH
                                            GREGORY CZECH

BY THE COURT

DATED: NOVEMBER   10   , 2005.   s/PAUL A. MAGNUSON
                                        THE HONORABLE PAUL A. MAGNUSON
                                        JUDGE UNITED STATES DISTRICT COURT